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Correspondence Memorandum

Date: November 14, 2022

To: Employee Trust Funds Board
Teachers Retirement Board
Wisconsin Retirement Board

From: Anne Boudreau, Deputy Administrator
Division of Retirement Services

Subject: Customer Service Improvements and Trends

This memo is for informational purposes only. No Board action is required.

This document provides information about current activities in the Division of Retirement Services, including workload demand, customer use of self-service options, and process improvement projects.

Workload Demand

- Retirement Estimates, Applications, Annuities Started**

The number of retirement estimate requests, applications, and new annuities decreased in the third quarter in 2022, as compared to the same quarter in 2021.

	2021	2022	Change
Q3			
Retirement Estimates Requested	5,900	4,754	-19.4%
Retirement Applications Received	3,067	2,738	-10.7%
Retirement Annuities Started	2,885	2,860	-0.9%

Comparing the third quarter of 2022 to the third quarter of 2021, the average turnaround time for a retirement estimate increased from one day to six days. This is due to some staff vacancies and a shift of more staff time to member appointments.

Reviewed and approved by Matt Stohr, Administrator, Div. of Retirement Services
Electronically Signed 11/28 /22

Board	Mtg Date	Item #
JM	12.08.22	4A

- **Customer Service - Members**

Call volume increased in the third quarter of 2022 as compared to the same quarter in 2021.

	2021	2022	Change
Q3			
Calls	40,201	45,546	+13.3%
Email	3,751	4,224	+12.6%
Total	43,952	49,770	+13.2%

The average speed of answer in the third quarter of 2022 was 6 minutes 25 seconds, compared to 1 minute 23 seconds in the third quarter of 2021. This significant increase is not surprising given the increase in call volume during the third quarter of 2022.

- **Open Enrollment: September 26 – October 21, 2022**

Each fall the open enrollment period for the group health insurance program results in a significant increase in call volume, as members try to make decisions about their health insurance.

This year ETF experienced the busiest *It's Your Choice* on record due primarily to the withdrawal of WEA Trust from the program and the health insurance market. WEA Trust administers six plan options for members, including the Access Plan, the State Maintenance Plan, the Medicare Plus plan, as well as three regional HMO plans. Nearly 55,000 members are affected in some way. This in turn dramatically increased the number of health insurance change requests and calls to ETF.

Since September 26, which was the first day of *It's Your Choice 2023*, the Insurance Unit has completed more than 8,200 health insurance change transactions. Currently staff are also contacting members who subscribed to a WEA Trust plan during 2022, but who took no action during *It's Your Choice*.

The Call Center experienced a 21% increase in member calls during *It's Your Choice*, compared to last year. Calls totaled 19,994 compared to 16,563 last year. The average speed of answer during *It's Your Choice* was 10:17 minutes, which was a very significant increase over the 1:47 minutes last year. The average talk time was 7:50 minutes compared to 6:35 minutes last year.

These numbers would have looked even worse but for the fact that we shifted some staff resources from Member Services to the Call Center. Staff jumped right in to work together to address this anticipated but very dramatic call volume.

Customer Service and Process Improvements

Here are a few improvements in the business areas this quarter.

Better Call Routing Features. In the first week of November, ETF installed the latest version of the Centurion CARES call routing system. With this update came additional system functionality including outbound surveys, whisper coaching, and the ability to send quality assurance calls to the specialists within the CARES system for training and feedback purposes. This in turn translates to a better customer experience for members.

Targeted Employer Discovery Sessions. ETF has been working with employers that will be affected by the Insurance Administration System (IAS) to share information and to initiate a cooperative effort toward the goal. Initial eligibility and payroll discovery sessions were recently completed with the University of Wisconsin. The University of Wisconsin phase of the project is ahead of schedule and strong partnerships are in place among the project teams.

In the first quarter of 2023, the phase for local employers will begin. ETF has contacted those affected by the IAS project so that they are informed about the project, timelines, and what to expect. Among affected local employers, 91% completed a project intake form, which will be used to make decisions about the IAS configuration for local employers.

The overall IAS project remains on schedule for go-live in the second quarter of 2024.

Accurate Death Information. When a retiree or a named survivor dies, a former employer or friend or family member often reports the death to ETF. Many deaths, however, are not reported to ETF by survivor(s). ETF continues to pay benefits until it discovers the member has died. For this reason, ETF subscribes to a death match service and has been very successful in minimizing payments to members who have died.

Recently ETF implemented a new death match service, provided by Pension Benefit Information. This CertiDeath service includes more frequent reporting (weekly) and pre-validation of dates of death so that errors are minimized and staff do not have to spend a lot of time doing further research to confirm each death. This is a big improvement over the death match service we had been using.

The result is constant monitoring of all retirement annuity accounts, so that ETF is more quickly aware of member or named survivor deaths.

Staff will be available at the Board meeting to answer questions.